

Fig. 1

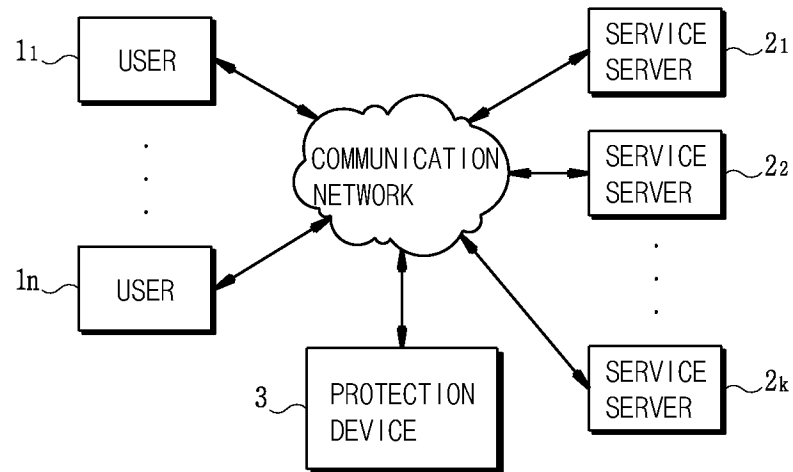


Fig. 2

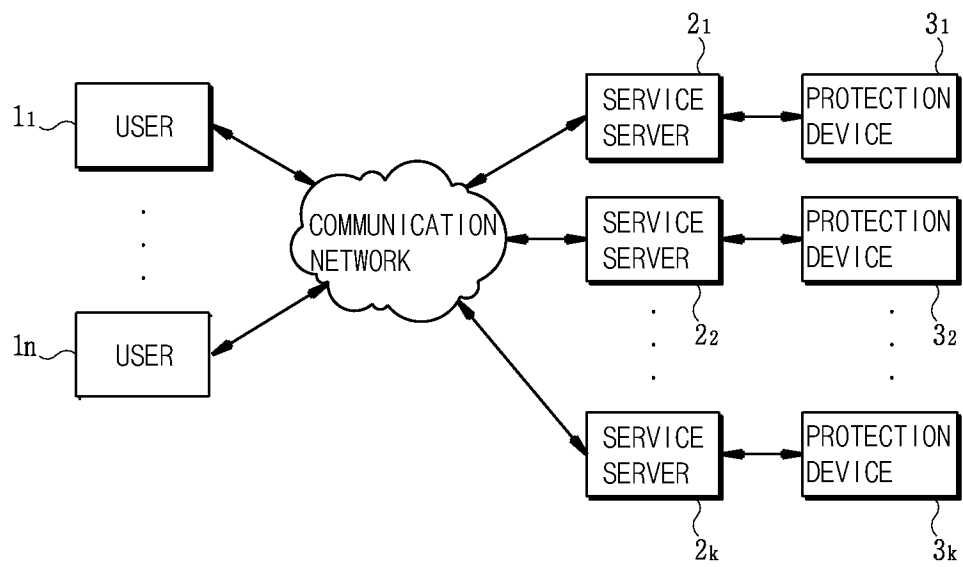


Fig. 3

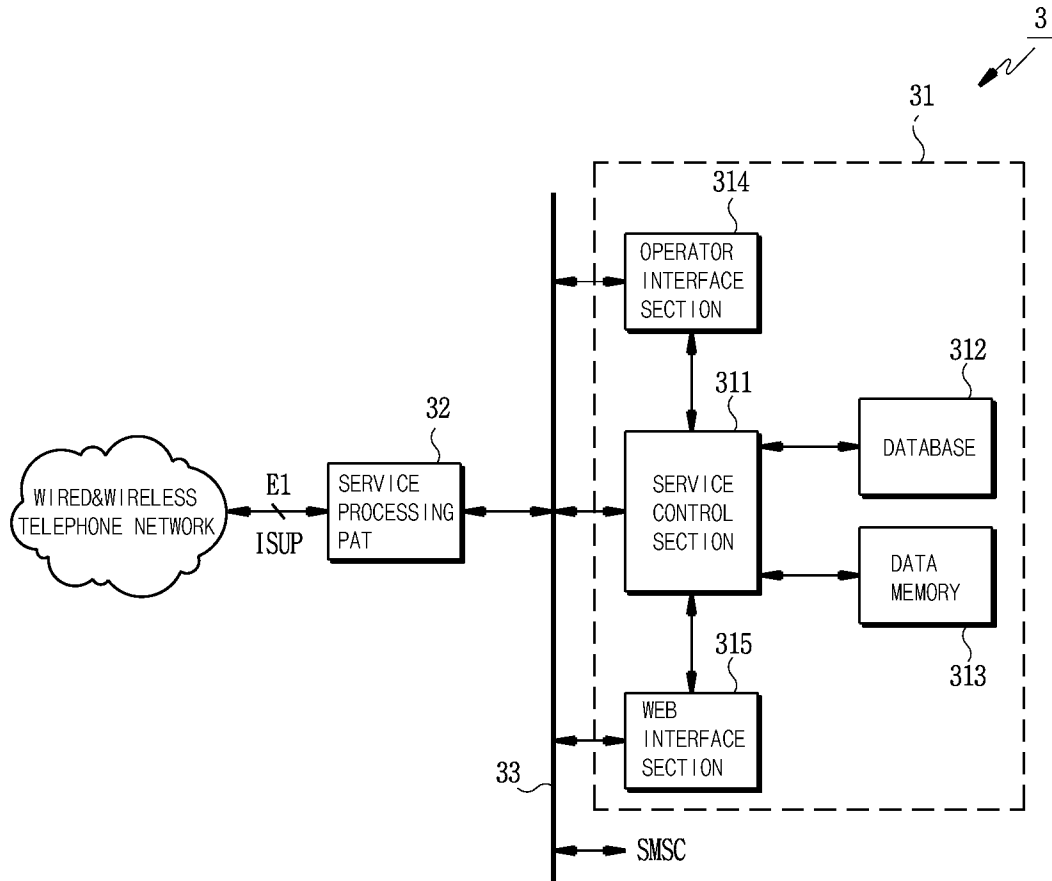


Fig. 4

USER ID	SERVICE ITEMS	ID	PASSWORD	CONDITIONS	ACTIONS	KIND OF CONTACT	RANKING	CONTACT POINT
HONG GIL DONG	010 CREDIT CARD	0011-2233-4455-6677	1122	PAYMENT REQUEST	PERMIT, NOTICE	SMS	1	012-333-5555
			1123	PAYMENT REQUEST	PERMIT, REPORT	E-MAIL	2	id11@aaa.com
			1124	PAYMENT REQUEST	REJECTION, REPORT	PSTN	1	02-112
			1122	PAYMENT OF MORE THAN 500,000 WON PER 1 TIME	PAYMENT AFTER MEMBER'S APPROVAL		1	02-112
			1122	PAYMENT FO MORE THAN 1,000,000 WON PER DAY	PAYMENT AFTER MEMBER'S APPROVAL	MOBILE	1	012-333-5555
			1122	21:00~09:00	PAYMENT AFTER MEMBER'S APPROVAL	MOBILE	1	012-333-5555
			****	PAYMENT PASSWORD ERROR	NOTICE	SMS	1	012-333-5555
HONG GIL SOON	INTERNET BANKING	HONG-IBANK	4321	LOG-IN REQUEST	NOTICE	SMS	1	013-222-6666
			4322	MONEY TRANSFER REQUEST	PERMIT, NOTICE	SMS	1	013-222-6666
			4323	MONEY TRANSFER REQUEST	PERMIT, REPORT	PSTN	1	02-112
			1122	MONEY TRANSFER OF 10,000,000 WON PER DAY	PAYMENT AFTER MEMBER'S APPROVAL	PSTN	1	1588-9999
			1122	MONEY TRANSFER OF 10,000,000 WON PER DAY	PAYMENT AFTER MEMBER'S APPROVAL	MOBILE	1	013-222-6666
			****	LOG-IN PASSWORD ERROR	NOTICE	SMS	1	013-222-6666
						E-MAIL	2	id22@aaa.com

Fig. 5

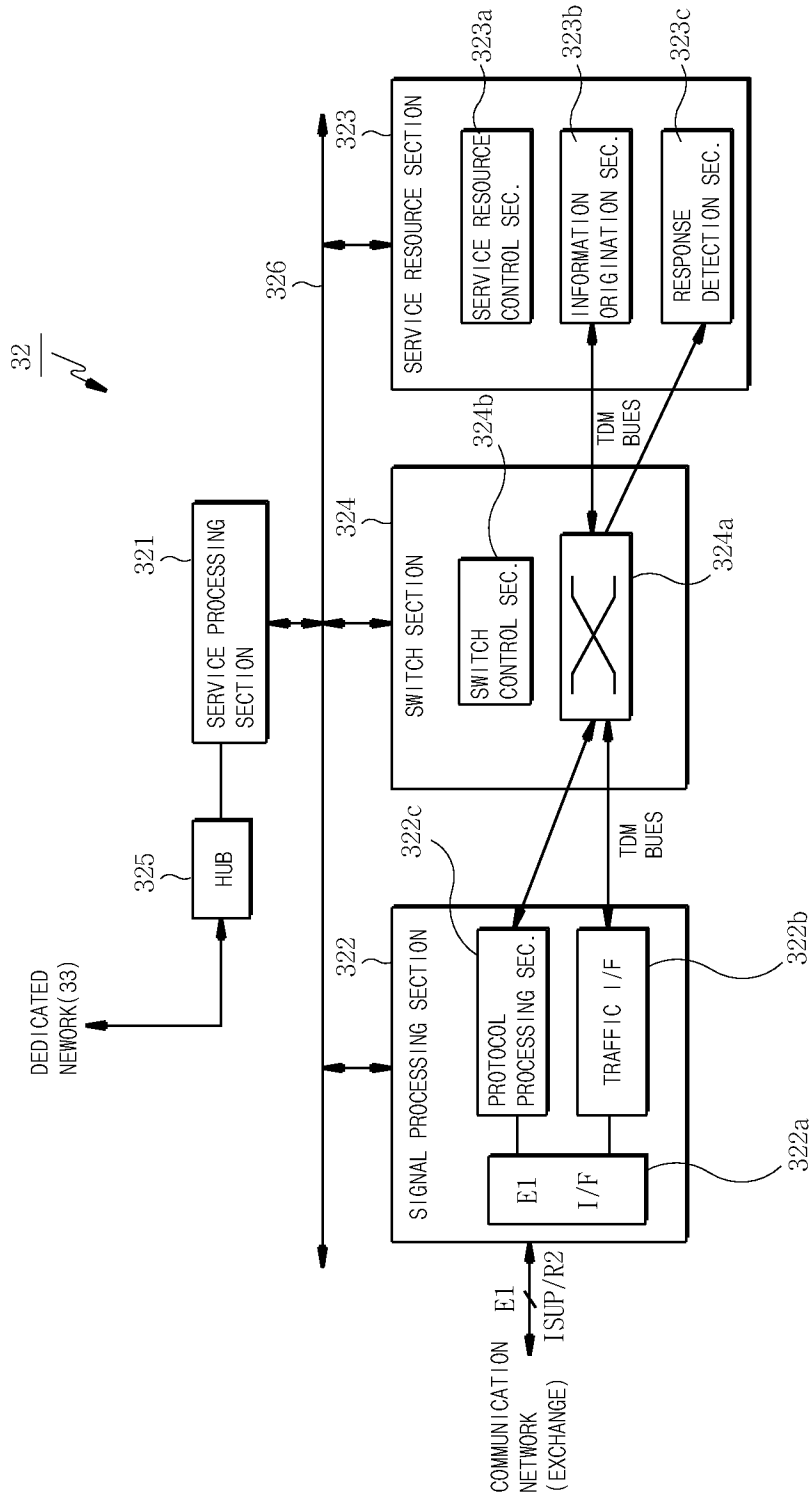


Fig. 6

